

BURKE, ROSEN & ASSOCIATES

2800 Euclid Avenue, Suite 300, Cleveland, OH 44115

John F. Burke, Jr., Ph.D.

December 22, 2003

Harvey S. Rosen, Ph.D.

Paul Martins, Esq.
HELMER, MARTINS & MORGAN, CO. LPA
Fourth & Walnut Center Suite 1900
105 E. 4th Street
Cincinnati, OH 45202

RECEIVED

DEC 24 2003

RE: Roger Owensby

Helmer,
Martins & Morgan Co., L.P.A.

Dear Attorney Martins:

You have asked me to state an opinion concerning the loss of earning capacity and the replacement cost of services for Roger Owensby. I am happy to do this for you.

Roger Owensby was born in 1971 and he died in November of the year 2000 just before his 30th birthday. Under normal circumstances you would have expected a person like Roger Owensby to live another 41.4 years until the year 2042 when he reached the age of 71.

If Mr. Owensby would be the type of American who is almost 30 years of age and had some college education and if he earned the average of all persons similarly situated at that age, then the present value of his earning capacity would be \$1,827,955. This assumes that he is an active member of the work force until age 67, that he earns fringe benefits at the average level of the typical American worker and as stated above that he earns as much as similarly situated persons with the same educational attainment. I have also reduced this value to present value in the current time period. I have considered the fact that a large portion of Mr. Owensby's income he would spend on himself for his own personal consumption and have subtracted \$987,843 to account for this. This is a loss of earning capacity to other family members of \$840,112. I have also considered that Mr. Owensby might leave the work force at the age of 65 where the net loss would be a present value of \$806,005. Or he might work as little as his statistical work life expectancy and have a net loss of \$716,175 after consideration of personal consumption. Note that the work life expectancy is a very conservative figure as it is based upon data from the 1980 census.

As an alternative I have considered that Mr. Owensby might have the earning capacity of a person with only four years of High School education. This would have an income on his earnings and reduce them substantially to a figure of \$1,299,200 if he were an active member of the work force until age 67. When consumption is considered, the net loss would be \$597,101. As with the statistics above I have also considered Mr. Owensby's earning capacity to age 65 and to his work life expectancy at respectively \$569,000 and \$513,000.

Lastly I have taken into account that Mr. Owensby might have provided services around the house at least until the time period when his minor child reached the age of her majority and beyond to age 21. This would produce a net loss of \$57,046.

I do hope all this information is helpful to you and if I can be of further service please feel free to call.

Sincerely yours,

Burke Rosen and Associates/mlk
Burke Rosen & Associates
Economists

JFB:HSR:mlk
Enclosures

Preliminary Report

concerning the

**Loss of Earning Capacity &
Replacement Cost of Services**

of

Roger Owensby

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DEC 24 2003

Edgar

1000 G ST NW, L2A

Prepared for:

**Mr. Paul Martins
Attorney at Law**

Prepared by:

**John F. Burke, Jr., Ph.D.
Harvey S. Rosen, Ph.D.
*Economists***

December 19, 2003

2a

Personal Data Sheet

Name: Roger Owensby
 Date of Birth: 3/27/1971
 Date of Death: 11/7/2000 (14.79% of 2000 Remains)
 Age on: 11/7/2000 29.6 Years
 Work Life Expectancy from Age 29.6 30.1 Years (95.34% of 2030)*
 Age at Expiration of Work Life Expectancy: 59.7 Years Old
 Life Expectancy from: 11/7/2000 41.4 Years (25.21% of 2042)**
 Age at Expiration of Life Expectancy: 71.0 Years Old

Education Level: College 1-3

As of 1/1/2004

<u>Name</u>	<u>Relationship</u>	<u>Date of Birth</u>	<u>Age</u>	<u>Life Expectancy</u>
Myescha	Daughter	8/20/1990	13.4	62.8 Years

Note: As of 1/1/2004 100% of 2004 Remains

*Length of Working Life for Men and Women, 1979-80, Worklife Estimates, February 1986, Bureau of Labor Statistics, U.S. Department of Labor.

**Expectation of Life at Single Years of Age, by Race, and Sex: U.S., 2000, Arias, E. United States life tables, 2000. National Vital Statistics Reports; Vol 51 No. 3, Hyattsville, Maryland: National Center for Health Statistics, December 19, 2002, pgs. 15, 17, 21, 23 MB

2b

Personal Data Sheet

Name:	Roger Owensby	
Date of Birth:	3/27/1971	
Date of Death:	11/7/2000	(14.79% of 2000 Remains)
Age on:	11/7/2000	29.6 Years
Work Life Expectancy from Age 29.6		30.1 Years (95.34% of 2030)*
Age at Expiration of Work Life Expectancy:		59.7 Years Old
Life Expectancy from: 11/7/2000		41.4 Years (25.21% of 2042)**
Age at Expiration of Life Expectancy:		71.0 Years Old

Education Level: High School Graduate

As of 1/1/2004

<u>Name</u>	<u>Relationship</u>	<u>Date of Birth</u>	<u>Age</u>	<u>Life Expectancy</u>
Myescha	Daughter	8/20/1990	13.4	62.8 Years

Note: As of 1/1/2004 100% of 2004 Remains

*Length of Working Life for Men and Women, 1979-80, Worklife Estimates, February 1986, Bureau of Labor Statistics, U.S. Department of Labor.

**Expectation of Life at Single Years of Age, by Race, and Sex: U.S., 2000, Arias, E. United States life tables, 2000. National Vital Statistics Reports; Vol 51 No. 3, Hyattsville, Maryland: National Center for Health Statistics, December 19, 2002, pgs. 15, 17, 21, 23 MB

Summary Sheet

I. Loss of Earning Capacity	Present Value*
A. Some College (1-3 Years)	
1. To Age 67	
Wages	\$1,437,071
Fringe Benefits @ 27.2%	<u>\$390,883</u>
Total	\$1,827,955
Consumption @ 68.74% (Minus)**	<u>\$ (987,843)</u>
Net Loss	\$840,112
2. To Age 65	
Wages	\$1,378,729
Fringe Benefits @ 27.2%	<u>\$375,014</u>
Total	\$1,753,743
Consumption @ 68.74% (Minus)**	<u>\$ (947,738)</u>
Net Loss	\$806,005
3. Through Work Life Expectancy	
Wages	\$1,225,068
Fringe Benefits @ 27.2%	<u>\$333,219</u>
Total	\$1,558,287
Consumption @ 68.74% (Minus)**	<u>\$ (842,112)</u>
Net Loss	\$716,175

* All future values are grown at 2.0% real & discounted at 2.5% real.

** Consumption is based on Tables 23 & 24. See calculation sheet in file.

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Summary Sheet (cont.)

I.	Loss of Earning Capacity		Present Value*
B.	High School (4 Years)		
1.	To Age 67		
	Wages	\$1,021,384	
	Fringe Benefits @ 27.2%	<u>\$277,816</u>	
	Total		\$1,299,200
	Consumption @ 68.74% (Minus)**	<u>\$ (702,099)</u>	
	Net Loss		\$597,101
2.	To Age 65		
	Wages	\$973,545	
	Fringe Benefits @ 27.2%	<u>\$264,804</u>	
	Total		\$1,238,350
	Consumption @ 68.74% (Minus)**	<u>\$ (669,215)</u>	
	Net Loss		\$569,135
3.	Through Work Life Expectancy		
	Wages	\$878,267	
	Fringe Benefits @ 27.2%	<u>\$238,889</u>	
	Total		\$1,117,155
	Consumption @ 68.74% (Minus)**	<u>\$ (603,721)</u>	
	Net Loss		\$513,435
II.	Replacement Cost of Services***		\$57,046

* All future values are grown at 1.0% real & discounted at 2.5% real.

** Consumption is based on Tables 23 & 24. See calculation sheet in file.

*** Future values for services are grown at 0.0% real & discounted at 2.5% real.

Table: 1 Schedule Showing the Mean Income Earned for Black Males Employed Full-Time with Some College Education.

Ages	1994	1995	1996	1997	1998	1999	2000	2001
18-24	\$13,934	\$17,406	\$21,293	\$22,396	\$18,149	\$20,976	\$21,288	\$22,867
25-34	\$27,717	\$27,608	\$29,370	\$29,339	\$27,520	\$30,753	\$35,445	\$36,211
35-44	\$29,776	\$39,508	\$36,935	\$35,089	\$32,819	\$35,915	\$40,066	\$38,230
45-54	\$37,290	\$36,337	\$35,912	\$34,556	\$43,325	\$37,938	\$39,902	\$41,280
55-64	\$40,477	\$34,191	\$37,102	\$35,354	\$34,659	\$42,579	\$38,705	\$41,510
65+	\$26,122	\$35,015	\$13,195	\$40,734	\$17,000	\$32,373	\$53,289	\$31,166

Source: U.S. Bureau of the Census, Current Population Reports
Years of School Completed--Persons 18 Years Old and Over,
by Total Money Earnings, Age, Race, Hispanic Origin and Sex.

All information from the Census Bureau's database of unpublished data:
<http://www.census.gov/hhes/income/dinctabs.html>

Table: 2 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 18-24 With Some College Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	
1994	\$13,934				
1995	\$17,406	\$3,472		24.92%	
1996	\$21,293	\$3,887		22.33%	
1997	\$22,396	\$1,103		5.18%	
1998	\$18,149	-\$4,247		-18.96%	
1999	\$20,976	\$2,827		15.58%	
2000	\$21,288	\$312		1.49%	
2001	\$22,867	\$1,579		7.42%	
Since	Years in Period	Amount	<u>Difference</u>	Percent	Percent Change Annually
1994	7.00	\$8,933		64.11%	7.33%

Table: 3 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 25-34 With Some College Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>
1994	\$27,717			
1995	\$27,608	-\$109		-0.39%
1996	\$29,370	\$1,762		6.38%
1997	\$29,339	-\$31		-0.11%
1998	\$27,520	-\$1,819		-6.20%
1999	\$30,753	\$3,233		11.75%
2000	\$35,445	\$4,692		15.26%
2001	\$36,211	\$766		2.16%

<u>Since</u>	<u>Years in Period</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	<u>Percent Change Annually</u>
1994	7.00	\$8,494		30.65%	3.89%

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Table: 4 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 35-44 With Some College Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>
1994	\$29,776			
1995	\$39,508	\$9,732		32.68%
1996	\$36,935	-\$2,573		-6.51%
1997	\$35,089	-\$1,846		-5.00%
1998	\$32,819	-\$2,270		-6.47%
1999	\$35,915	\$3,096		9.43%
2000	\$40,066	\$4,151		11.56%
2001	\$38,230	-\$1,836		-4.58%

<u>Since</u>	<u>Years in Period</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	<u>Percent Change Annually</u>
1994	7.00	\$8,454		28.39%	3.63%

Table: 5 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 45-54 With Some College Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>
1994	\$37,290			
1995	\$36,337	-\$953		-2.56%
1996	\$35,912	-\$425		-1.17%
1997	\$34,556	-\$1,356		-3.78%
1998	\$43,325	\$8,769		25.38%
1999	\$37,938	-\$5,387		-12.43%
2000	\$39,902	\$1,964		5.18%
2001	\$41,280	\$1,378		3.45%

<u>Since</u>	<u>Years in Period</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	<u>Percent Change Annually</u>
1994	7.00	\$3,990		10.70%	1.46%

Table: 6 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 55-64 With Some College Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	
1994	\$40,477				
1995	\$34,191	-\$6,286		-15.53%	
1996	\$37,102	\$2,911		8.51%	
1997	\$35,354	-\$1,748		-4.71%	
1998	\$34,659	-\$695		-1.97%	
1999	\$42,579	\$7,920		22.85%	
2000	\$38,705	-\$3,874		-9.10%	
2001	\$41,510	\$2,805		7.25%	
Since	Years in Period	Amount	<u>Difference</u>	Percent	Percent Change Annually
1994	7.00	\$1,033		2.55%	0.36%

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Table: 7 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 65+ With Some College Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>
1994	\$26,122			
1995	\$35,015	\$8,893		34.04%
1996	\$13,195	-\$21,820		-62.32%
1997	\$40,734	\$27,539		208.71%
1998	\$17,000	-\$23,734		-58.27%
1999	\$32,373	\$15,373		90.43%
2000	\$53,289	\$20,916		64.61%
2001	\$31,166	-\$22,123		-41.52%

<u>Since</u>	<u>Years in Period</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	<u>Percent Change Annually</u>
1994	7.00	\$5,044		19.31%	2.55%

Table: 8 Schedule Showing the Age, the Average 2001 Base Year Income, the Growth Factor, the 2004 Base Year Income, the Number of Years, the Total 2004 Base Income, the Growth Years, and the Present Value of the Future Income for a Black Male Employed Full-Time with Some College Education to Age 67.

<u>Age</u>	<u>2001 Base Year Income</u>	<u>Growth Factor</u>	<u>2004 Base Year Income</u>	<u>Number of Years</u>	<u>Income</u>	<u>Years</u>	<u>Present Value</u>
18-24	\$22,867	1.236517	\$28,275	0.0	\$0	0	\$0
25-34	\$36,211	1.121385	\$40,606	5.0	\$203,032	0	\$203,032
35-44	\$38,230	1.113054	\$42,552	10.0	\$425,521	7	\$411,202
45-54	\$41,280	1.044528	\$43,118	10.0	\$431,181	17	\$396,787
55-64	\$41,510	1.010859	\$41,961	10.0	\$419,607	27	\$367,708
65 +	\$31,166	1.078600	\$33,616	2.0	\$67,231	29	\$58,342
					Total		\$1,437,071

Source: Income in base year as contained in prior table. Growth factor was calculated based upon past growth rates for each age category.

Note: Base Year Income may not appear to be exact due to rounding during computation.

Table: 9 Schedule Showing the Age, the Average 2001 Base Year Income, the Growth Factor, the 2004 Base Year Income, the Number of Years, the Total 2004 Base Income, the Growth Years, and the Present Value of the Future Income for a Black Male Employed Full-Time with Some College Education to Age 65.

<u>Age</u>	<u>2001 Base Year Income</u>	<u>Growth Factor</u>	<u>2004 Base Year Income</u>	<u>Number of Years</u>	<u>Income</u>	<u>Years</u>	<u>Present Value</u>
18-24	\$22,867	1.236517	\$28,275	0.0	\$0	0	\$0
25-34	\$36,211	1.121385	\$40,606	5.0	\$203,032	0	\$203,032
35-44	\$38,230	1.113054	\$42,552	10.0	\$425,521	7	\$411,202
45-54	\$41,280	1.044528	\$43,118	10.0	\$431,181	17	\$396,787
55-64	\$41,510	1.010859	\$41,961	10.0	\$419,607	27	\$367,708
					Total		\$1,378,729

Source: Income in base year as contained in prior table. Growth factor was calculated based upon past growth rates for each age category.

Note: Base Year Income may not appear to be exact due to rounding during computation.

Table: 10 Schedule Showing the Age, the Average 2001 Base Year Income, the Growth Factor, the 2004 Base Year Income, the Number of Years, the Total 2004 Base Income, The Growth Years, and the Present Value of the Future Income for a Black Male Employed Full-Time with Some College Education through Work Life Expectancy.

<u>Age</u>	<u>2001 Base Year Income</u>	<u>Growth Factor</u>	<u>2004 Base Year Income</u>	<u>Number of Years</u>	<u>Income</u>	<u>Years</u>	<u>Present Value</u>
18-24	\$22,867	1.236517	\$28,275	0.0	\$0	0	\$0
25-34	\$36,211	1.121385	\$40,606	5.0	\$203,032	0	\$203,032
35-44	\$38,230	1.113054	\$42,552	10.0	\$425,521	7	\$411,202
45-54	\$41,280	1.044528	\$43,118	10.0	\$431,181	17	\$396,787
55-64	\$41,510	1.010859	\$41,961	5.7	\$239,176	23	\$214,048
Total							\$1,225,068

Source: Income in base year as contained in prior table. Growth factor was calculated based upon past growth rates for each age category.

Note: Base Year Income may not appear to be exact due to rounding during computation.

Table: 11 Schedule Showing Employee Benefits, as Percent of Payroll, for Selected Benefits (Employer's Share Only)

Year	Legally Required Payments	Pension, Insurance & Other Agreed-Upon Payments*		Total Payments
1983	9.00%		13.60%	22.60%
1984	9.60%		13.50%	23.10%
1985	9.50%		12.80%	22.30%
		*Beginning in 1986 this category was subdivided into the following:		
		Retirement & Savings	Medical Benefits	
1986	8.90%	6.70%	8.30%	23.90%
1987	9.00%	6.60%	8.00%	23.60%
1988	8.90%	5.00%	8.70%	22.60%
1989	8.70%	5.10%	9.30%	23.10%
1990	8.80%	5.50%	9.90%	24.20%
1991	8.90%	6.00%	10.40%	25.30%
1992	9.30%	6.00%	10.30%	25.60%
1993	8.70%	6.60%	11.10%	26.40%
1994	8.90%	7.20%	10.40%	26.50%
1995	8.90%	7.50%	10.50%	26.90%
1996	8.80%	6.30%	9.60%	24.70%
2001	8.40%	8.70%	8.50%	25.60%
1999	9.10%	6.60%	9.70%	25.40%
2001	8.20%	8.00%	11.00%	27.20%

Source: Employee Benefits (1983 through 2002 Editions). Employees Benefits as a Percent of Payroll for All Companies, Table 1. U.S. Chamber Research Center

Table: 12 Schedule Showing the Mean Income Earned for Black Males Employed Full-Time with Four Years of High School Education.

Ages	1994	1995	1996	1997	1998	1999	2000	2001
18-24	\$13,190	\$16,706	\$17,898	\$19,465	\$21,257	\$17,899	\$18,214	\$23,158
25-34	\$20,283	\$22,558	\$24,385	\$24,868	\$25,322	\$32,799	\$31,975	\$27,964
35-44	\$24,486	\$24,790	\$27,026	\$28,675	\$27,725	\$30,212	\$31,356	\$32,060
45-54	\$28,734	\$28,989	\$28,322	\$31,976	\$30,207	\$33,001	\$34,296	\$30,707
55-64	\$27,310	\$30,413	\$31,561	\$31,501	\$29,666	\$36,436	\$56,681	\$33,217
65+	\$21,408	\$35,665	\$38,822	\$16,758	\$20,662	\$32,451	\$41,499	\$31,208

Source: U.S. Bureau of the Census, Current Population Reports
Years of School Completed--Persons 18 Years Old and Over,
by Total Money Earnings, Age, Race, Hispanic Origin and Sex.

All information from the Census Bureau's database of unpublished data:
<http://www.census.gov/hhes/income/dinctabs.html>

Table: 13 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 18-24 With Four Years of High School Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	
1994	\$13,190				
1995	\$16,706	\$3,516		26.66%	
1996	\$17,898	\$1,192		7.14%	
1997	\$19,465	\$1,567		8.76%	
1998	\$21,257	\$1,792		9.21%	
1999	\$17,899	-\$3,358		-15.80%	
2000	\$18,214	\$315		1.76%	
2001	\$23,158	\$4,944		27.14%	
					Percent
	Years		<u>Difference</u>		Change
Since	in Period	Amount		Percent	Annually
1994	7.00	\$9,968		75.57%	8.37%

Table: 14 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 25-34 With Four Years of High School Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	
1994	\$20,283				
1995	\$22,558	\$2,275		11.22%	
1996	\$24,385	\$1,827		8.10%	
1997	\$24,868	\$483		1.98%	
1998	\$25,322	\$454		1.83%	
1999	\$32,799	\$7,477		29.53%	
2000	\$31,975	-\$824		-2.51%	
2001	\$27,964	-\$4,011		-12.54%	
Since	Years in Period	Amount	<u>Difference</u>	Percent	Percent Change Annually
1994	7.00	\$7,681		37.87%	4.69%

Table: 15 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 35-44 With Four Years of High School Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	
1994	\$24,486				
1995	\$24,790	\$304		1.24%	
1996	\$27,026	\$2,236		9.02%	
1997	\$28,675	\$1,649		6.10%	
1998	\$27,725	-\$950		-3.31%	
1999	\$30,212	\$2,487		8.97%	
2000	\$31,356	\$1,144		3.79%	
2001	\$32,060	\$704		2.25%	
Since	Years in Period	Amount	<u>Difference</u>	Percent	Percent Change Annually
1994	7.00	\$7,574		30.93%	3.93%

Table: 16 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 45-54 With Four Years of High School Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	
1994	\$28,734				
1995	\$28,989	\$255		0.89%	
1996	\$28,322	-\$667		-2.30%	
1997	\$31,976	\$3,654		12.90%	
1998	\$30,207	-\$1,769		-5.53%	
1999	\$33,001	\$2,794		9.25%	
2000	\$34,296	\$1,295		3.92%	
2001	\$30,707	-\$3,589		-10.46%	
Since	Years in Period	Amount	<u>Difference</u>	Percent	Percent Change Annually
1994	7.00	\$1,973		6.87%	0.95%

Table: 17 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 55-64 With Four Years of High School Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	
1994	\$27,310				
1995	\$30,413	\$3,103		11.36%	
1996	\$31,561	\$1,148		3.77%	
1997	\$31,501	-\$60		-0.19%	
1998	\$29,666	-\$1,835		-5.83%	
1999	\$36,436	\$6,770		22.82%	
2000	\$56,681	\$20,245		55.56%	
2001	\$33,217	-\$23,464		-41.40%	
Since	Years in Period	Amount	<u>Difference</u>	Percent	Percent Change Annually
1994	7.00	\$5,907		21.63%	2.84%

Table: 18 Schedule Showing the Mean Income for Full-Time Black Male Workers,
Ages 65+ With Four Years of High School Education.

<u>Year</u>	<u>Rate</u>	<u>Amount</u>	<u>Difference</u>	<u>Percent</u>	
1994	\$21,408				
1995	\$35,665	\$14,257		66.60%	
1996	\$38,822	\$3,157		8.85%	
1997	\$16,758	-\$22,064		-56.83%	
1998	\$20,662	\$3,904		23.30%	
1999	\$32,451	\$11,789		57.06%	
2000	\$41,499	\$9,048		27.88%	
2001	\$31,208	-\$10,291		-24.80%	
Since	Years in Period	Amount	<u>Difference</u>	Percent	Percent Change Annually
1994	7.00	\$9,800		45.78%	5.53%

Table: 19 Schedule Showing the Age, the Average 2001 Base Year Income, the Growth Factor, the 2004 Base Year Income, the Number of Years, the Total 2004 Base Income, the Growth Years, and the Present Value of the Future Income for a Black Male Employed Full-Time with Four Years of High School Education to Age 67.

<u>Age</u>	<u>2001 Base Year Income</u>	<u>Growth Factor</u>	<u>2004 Base Year Income</u>	<u>Number of Years</u>	<u>Income</u>	<u>Years</u>	<u>Present Value</u>
18-24	\$23,158	1.272820	\$29,476	0.0	\$0	0	\$0
25-34	\$27,964	1.147550	\$32,090	5.0	\$160,450	0	\$160,450
35-44	\$32,060	1.122438	\$35,985	10.0	\$359,854	7	\$324,570
45-54	\$30,707	1.028870	\$31,594	10.0	\$315,935	17	\$245,898
55-64	\$33,217	1.087540	\$36,125	10.0	\$361,248	27	\$242,627
65 +	\$31,208	1.175311	\$36,679	2.0	\$73,358	29	\$47,838
Total							\$1,021,384

Source: Income in base year as contained in prior table. Growth factor was calculated based upon past growth rates for each age category.

Note: Base Year Income may not appear to be exact due to rounding during computation.

Table: 20 Schedule Showing the Age, the Average 2001 Base Year Income, the Growth Factor, the 2004 Base Year Income, the Number of Years, the Total 2004 Base Income, the Growth Years, and the Present Value of the Future Income for a Black Male Employed Full-Time with Four Years of High School Education to Age 65.

<u>Age</u>	<u>2001 Base Year Income</u>	<u>Growth Factor</u>	<u>2004 Base Year Income</u>	<u>Number of Years</u>	<u>Income</u>	<u>Years</u>	<u>Present Value</u>
18-24	\$23,158	1.272820	\$29,476	0.0	\$0	0	\$0
25-34	\$27,964	1.147550	\$32,090	5.0	\$160,450	0	\$160,450
35-44	\$32,060	1.122438	\$35,985	10.0	\$359,854	7	\$324,570
45-54	\$30,707	1.028870	\$31,594	10.0	\$315,935	17	\$245,898
55-64	\$33,217	1.087540	\$36,125	10.0	\$361,248	27	\$242,627
					Total		\$973,545

Source: Income in base year as contained in prior table. Growth factor was calculated based upon past growth rates for each age category.

Note: Base Year Income may not appear to be exact due to rounding during computation.

Table: 21 Schedule Showing the Age, the Average 2001 Base Year Income, the Growth Factor, the 2004 Base Year Income, the Number of Years, the Total 2004 Base Income, The Growth Years, and the Present Value of the Future Income for a Black Male Employed Full-Time with Four Years of High School Education through Work Life Expectancy.

<u>Age</u>	<u>2001 Base Year Income</u>	<u>Growth Factor</u>	<u>2004 Base Year Income</u>	<u>Number of Years</u>	<u>Income</u>	<u>Years</u>	<u>Present Value</u>
18-24	\$23,158	1.272820	\$29,476	0.0	\$0	0	\$0
25-34	\$27,964	1.147550	\$32,090	5.0	\$160,450	0	\$160,450
35-44	\$32,060	1.122438	\$35,985	10.0	\$359,854	7	\$324,570
45-54	\$30,707	1.028870	\$31,594	10.0	\$315,935	17	\$245,898
55-64	\$33,217	1.087540	\$36,125	5.7	\$205,911	23	\$147,348
Total							\$878,267

Source: Income in base year as contained in prior table. Growth factor was calculated based upon past growth rates for each age category.

Note: Base Year Income may not appear to be exact due to rounding during computation.

Table 22: Schedule Showing the Replacement Cost of Services of Roger Owensby.

Year		Replacement Cost (a)	Social Security	Total
2000	(b)	\$ 769	\$ 59	\$ 828
2001		\$ 5,200	\$ 398	\$ 5,598
2002		\$ 5,200	\$ 398	\$ 5,598
2003		\$ 5,200	\$ 398	\$ 5,598
2004		\$ 5,200	\$ 398	\$ 5,598
		\$ 21,569	\$ 1,650	\$ 23,219
2005		\$ 5,073	\$ 388	\$ 5,461
2006		\$ 4,949	\$ 379	\$ 5,328
2007		\$ 4,829	\$ 369	\$ 5,198
2008		\$ 4,711	\$ 360	\$ 5,071
2009		\$ 4,596	\$ 352	\$ 4,948
2010		\$ 4,484	\$ 343	\$ 4,827
2011	(c)	\$ 2,781	\$ 213	\$ 2,993
				\$ 57,046

(a) Assumes \$10 per hour, 10 hours per week, 52 weeks a year. Years after 2004 are grown at 0% real & discounted at 2.5% real per annum. Social Security is 7.65% per annum.

(b) 14.79% remains.

(c) 232/365, Daughter's 21st birthday.